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REASON & REVELATION

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Q&A: Is the Bible's Message About **Money** **CONTRADICTIONARY?**

AP's

Weekend Seminars

IS THE BIBLE'S MESSAGE ABOUT MONEY CONTRADICTORY?

Eric Lyons, M.Min.

QUESTION: I'm confused about the Bible's teaching on money. It seems contradictory. (And skeptics certainly think so.) We learn in Proverbs 21:20 that "[p]recious treasure and oil are in a wise man's dwelling, but a foolish man devours it." Psalm 112:1,3 indicates that "the man who fears the Lord, who greatly delights in His commandments... wealth and riches are in his house." Yet, Jesus once instructed a rich man, saying, "[G]o, sell all that you have and give to the poor, and you will have treasure in heaven; and come, follow me" (Mark 10:21). Jesus then said, "It is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God" (Mark 10:25). Jesus also famously taught in the Sermon on the Mount: "Do not lay up for yourselves treasures on earth" (Matthew 6:19, ESV). How can all of these Bible verses (and others, e.g., 1 Timothy 6:9-10) about money be consistent with each other? Should we give away everything we own, or can we save some money (i.e., "laying up some treasures on Earth")? Is it acceptable to earn and possess riches or not?

ANSWER: The Bible's message about any and all "money matters" is entirely consistent, despite what skeptics

argue.¹ Sadly, most of the world (and perhaps many in the Church) are unaware of (1) the Bible's critical message about material things and humankind's management of them as well as (2) the marvelous harmony with which Jesus and the Bible writers addressed these matters.

PROPERTY

THE Bible does not teach that merely possessing money, a house, a business, or a mode of transportation (whether that be a camel or a car) is inherently evil. Job was undeniably a faithful and righteous man of God (Job 1:1,8; 2:3; Ezekiel 14:14,20; James 5:10-11). He also was **very** wealthy. "[H]is possessions were seven thousand sheep, three thousand camels, five hundred yoke of oxen, five hundred female donkeys, and a very large household, so that this man was the greatest of all the people of the East" (Job 1:3). What's more, following Job's heart-wrenching trials, the Lord gave the patriarch "twice as much as he had before" (Job 42:10). Indeed, "the Lord blessed the latter days of Job more than his beginning: for he had fourteen thousand sheep, six thousand camels, one thousand yoke of oxen, and one thousand female donkeys" (Job 42:12).

Perhaps no one in Scripture is as synonymous with "faithfulness" as

is the patriarch Abraham. Although not perfect, Abraham was an obedient servant of the Lord (Hebrews 11:8-19; James 2:19-24). **And**, Abraham "was very rich in livestock, in silver, and in gold" (Genesis 13:2). His "possessions" were "great" (Genesis 13:6). He also had **hundreds** of servants (Genesis 14:14; 15:2; 22:5).

A house (as well as the land upon which it sits) is the most expensive thing the average person will ever purchase.² Property prices around the world vary greatly. According to the popular housing website Zillow.com, the typical value of a house in the United States is over \$350,000³ or \$2,485 per square meter.⁴ In the United Kingdom, property is twice as expensive.⁵ In South Korea, the average price of property (**per square meter**) is nearly **\$13,000**.⁶ Though quite expensive in many countries around the world, it is not intrinsically sinful to purchase (or rent) and occupy property.

The New Testament reveals that the righteous Zacharias (Luke 1:6), the father of John the baptizer, had "his own house" (Luke 1:23,40). Peter had a house in Capernaum (Luke 4:38). The Roman centurion who exemplified "great faith" possessed his own home (Matthew 8:5-13; Luke 7:1-10). Mary, Martha, and Lazarus had a house in Bethany, which Jesus visited (Luke 11:38; John 11:20,31). Aquila and Priscilla were faithful servants of the Lord who had "their house" in (seemingly) Ephesus in which the Christians met (1 Corinthians 16:19; cf. Acts 18:2,18-20), as well as a home in Rome (Romans 16:5).⁷ Nympha was a Christian in Laodicea who opened "her house" to the church (Colossians 4:15, NASB). And Philemon, who was Paul's "beloved friend and fellow laborer," had a house in which the local church met (Philemon 1-2). In fact, Philemon's house was large enough to have a "guest room," which Paul hoped to

use in the future (Philemon 22). It seems clear that the early Church was “dependent upon the hospitality of prominent church members who furnished their own houses” in which to gather and worship.⁸ It is also clear that saving money to pay a rent or mortgage payment is not inherently sinful.

Property is not the problem. Working and receiving wages is not wicked. On the contrary, “The desire of the lazy man kills him, for his hands refuse to labor” (Proverbs 21:25). Recall that Jesus condemned the lazy servant in the Parable of the Talents in Matthew 25. Paul taught, “If anyone will not work, neither shall he eat” (2 Thessalonians 3:11). And, “if anyone does not provide for his own...he has denied the faith and is worse than an unbeliever” (1 Timothy 5:8).

Receiving and possessing money for our diligent efforts is not equivalent to the sin of materialism. To gain some measure of wealth (whether \$1 or \$1 million) is not innately evil. The issue is, **what kind of stewards are we** of all that God allows us to receive and use for the few years we are on Earth? What are our **motivations** when it comes to acquiring, saving, and using any money, property, and wealth that we receive? Do we have a sinful “love of money” (1 Timothy 6:10)? Do we foolishly think that material things will bring us true, lasting joy (Ecclesiastes 5:10)? What do our **actions** involving material things say about our love, commitment, and passion (or lack thereof) for God, eternal life, the Lord’s Church, and the lost?

Are we guilty of the sin of greed (Luke 11:39)? Are we jealous of what others have? Are we consumed with material thoughts and things (Luke 12:13-21)? Do we worry about physical things (Matthew 6:25-34)? Simply put, do we think about and handle material things righteously or unrighteously?

GOD OWNS EVERYTHING

OUT of nothing, the eternal, omnipotent God created everything. He intentionally “made the heavens and the earth, the sea, and all that is in them” (Exodus 20:11). “[A]ll things have been created by Him and for Him” (Colossians 1:16, NASB). “All things came into being by Him, and apart from Him nothing came into being that has come into being” (John 1:3, NASB). A biblical view of material things begins with (and cannot possibly be grasped without) first understanding that God created the Universe and everything in it out of nothing, and thus **He logically owns everything**.

God rhetorically asked the patriarch Job, “Who has been first to give to Me, that I should repay him? Whatever is under the entire heaven is Mine” (Job 41:11, NASB). “Indeed heaven and the highest heavens belong to the Lord your God, also the earth **with all** that is in it” (Deuteronomy 10:14). “The earth is the Lord’s, and all its fullness, the world and those who dwell therein” (Psalm 24:1). The wealthy King David praised God, saying, “For all things come from You, and of **Your own** we have given You” (1 Chronicles 29:14).

The covetous, arrogant, rich farmer in Jesus’ parable in Luke 12 was wrong in every which way when it came to his attitude about and actions toward wealth. First, he failed to acknowledge God as the actual owner of all that he had. Instead, this rich man spoke of “my crops,” “my barns,” and “my goods.” His life could be summed up with the selfish “me, myself, and I” attitude. Second, he failed to thank God for the material possessions in his care. Did this rich man make “[t]he ground that yielded plentifully” (Luke 12:16)? Did he make the seeds to put in the ground, the

rain that waters the seeds and soil, or the Sunlight that the plants need to grow? Did he create the Law of Biogenesis, which ensures that seeds reproduce, and do so after their own kind? Did he create his own power and energy to work the field (or to oversee the work done by others; cf. Deuteronomy 8:17-19)? An attitude and expression of thanksgiving were sorely missing in the life of this wealthy individual. Third, this rich man was not interested in doing good things for others with his great wealth (cf. Matthew 22:39; 25:31-46). He wanted to store up wealth so that he could take it easy and “eat, drink, and be merry...for many years” (Luke 12:19). His goals, affections, and actions were earthly in nature. He is the epitome of laying up treasures on Earth rather than in heaven (Matthew 6:19-20).

HUMANS ARE SIMPLY STEWARDS OF GOD’S STUFF

WHENEVER the Bible writers addressed people being an “owner” of anything (e.g., having “your house”), the concept is meant in a limited, accommodative sense. After all, God made the land and sea and everything in them. He created gold, silver, bronze, copper, and every other precious metal in the Universe. He made the plants and trees out of which paper money is made. Rest assured, any other material thing we think we “own” ultimately was created by and is still owned by God.

Long before we were born, all material things were God’s. Long after we’re gone (if this world is still here), all material things will continue to be His. For the relatively brief period of time that we are here, we are using His things. We have been given the serious task of managing the Maker’s materials.

Like the servants in the Parable of the Talents, we have been entrusted with God’s money⁹ and are expected

to manage it in a manner that pleases the Master (Matthew 25:14-30). Whether an individual has a lot or a little (\$500,000, \$50,000, or \$500; cf. Matthew 25:15), God requires good stewardship. Whether you are the “owner” of a large company that employs 1,000 people or you are one of those 1,000 people who receives a modest income, God expects and deserves good stewardship of His things. But neither being the employer nor employee is inherently good or evil.

GOOD STEWARDSHIP HAS ALWAYS INVOLVED GIVING BACK TO GOD

First and foremost, good stewardship has always involved giving. Before anything else we think or do, our **first** reaction (and not our second, third...or last) must be to joyfully give a generous percentage of our income and material blessings back to God. Good stewards are not tight-fisted misers who worry and are fixated on material things, but are hard-working, cheerful, wise, and generous givers (Acts 20:35; 2 Corinthians 9:7).

Giving, and giving “off the top” or “of our firstfruits,” has been a timeless, unchanging principle with God. It’s what He has always expected from His creation. Going all the way back to Genesis 4, Adam and Eve’s son, Abel, “brought of the **firstborn** of his flock and of their fat. And the Lord respected Abel and his offering” (Genesis 4:4). This offering was an acceptable, faithful “gift” from Abel to God (Hebrews 11:4).

The patriarch Job “offer[ed] burnt offerings...regularly” (Job 1:5). Abraham gave a tenth of his goods to Melchizedek, “the priest of God Most High” (Genesis 14:18-20; cf. Hebrews 7:1-4). We also find that Abraham’s grandson, Jacob, made a vow to God, saying, “of all that You give me I will surely give a tenth to you” (Genesis 28:22).

Under the Law of Moses, the firstfruits were the earliest gathered grains, fruits, and vegetables that the Israelites dedicated to God in recognition of His faithfulness for providing the necessities of life. The Israelites offered to God a sheaf (a large bundle) of the first grain that was harvested on the day after the Sabbath following the Passover feast (Leviticus 23:9-14). God commanded the Israelites, saying, “The first of the firstfruits of your land you shall bring into the house of the Lord your God” (Exodus 23:19). The wise man wrote: “Honor the Lord with your possessions, and with the **firstfruits** of all your increase” (Proverbs 3:9).

The Israelites were expected to be generous stewards of all God had given them. Moses wrote: “You shall truly tithe all the increase of your grain that the field produces year by year” (Deuteronomy 14:22). Furthermore, rather than “every man doing whatever is right in his own eyes,” God instructed the Israelites to “bring all that I command you: your burnt offerings, your sacrifices, your tithes, the heave offerings of your hand, and all your choice offerings which you vow to

the Lord” (Deuteronomy 12:8,11). The Israelites were also instructed to “not wholly reap the corners of your field, nor shall you gather the gleanings of your harvest. And you shall not glean your vineyard, nor shall you gather every grape of your vineyard; you shall leave them for the poor and the stranger” (Leviticus 19:10-11). Indeed, in addition to their firstfruits and their tithes, there were a number of sacrifices, offerings, and gracious gifts (e.g., Deuteronomy 16:10) that faithful Israelites made throughout the year.

Given how much emphasis is given to stewardship matters in the Old Testament, Bible students should not be surprised by the prominence of this subject matter in the New Testament.¹⁰ Though no specific percentage is mandated under the Law of Christ, the prevailing principle for giving and overall stewardship is for saved-by-the-grace-of-God, heaven-bound believers to think about material things from an eternal, heavenly perspective. If our overall purpose in life is to (1) love God, and (2) love our neighbor as ourselves (Matthew 22:36-40), then such values and priorities should be reflected in every

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February 5	Montgomery, AL	(334) 264-2985
February 15,22	Richmond, CA	(925) 759-7676

Jeff Miller

February 26	Montgomery, AL	(334) 264-2985
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area of life, including our handling of money and material possessions. If we “seek first the kingdom of God and His righteousness” (Matthew 6:33), if our dreams and passions are for Christ, His Church, the lost, and eternal life (Luke 19:10; Philippians 1:19-24; Colossians 3:1-4), then our **spiritual goals** should be reflected in our **stewardship of physical things**.

If there is anything that gets in the way of following Jesus, then we must cut it loose (cf. Matthew 5:27-30): for the adulterer, it is adultery; for the homosexual, it is homosexuality; for the drunkard, it is alcohol; for the rich young ruler of Mark 10, it was his material possessions to which he had an unhealthy attachment. The Creator of the Universe and Savior of humankind could see this young man’s physical possessions were interfering with his heavenly pursuits. Jesus told him exactly what he needed to hear—in truth, the most loving thing that He could say to this apparently covetous man: give everything away and follow Me (Mark 10:21). What better cure for an unhealthy fixation on material things than to give everything away? Yet, rather than react with the willingness and excitement of Peter the fisherman and Matthew the tax collector, who chose to follow Jesus at any and all costs (Matthew 4:18-20; 9:9; Mark 10:28), the rich young ruler was disappointed to hear what Jesus said “and went away sorrowful, for he had great possessions” (Mark 10:22).

Sadly, many people and, seemingly, especially most rich people, have the same unhealthy attachment to physical things as did the rich young ruler of Jesus’ day—thus Jesus’ statement: “It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God” (Mark 10:25). Paul instructed Timothy to “[c]ommand those who are rich in

this present age not to be haughty, nor to trust in uncertain riches but in the living God” (1 Timothy 6:17). Indeed, a mental, emotional, and physical fixation on money and material things is a recipe for spiritual destruction. It seems there is no better cure for such a sinful way of thinking and living than to perform a “drastic surgery” (cf. Matthew 5:29-30), i.e., give it all away, start over from scratch, and allow God to be our guide every step of the way.

ARE GODLY STEWARDSHIP AND SAVING MONEY INCONSISTENT?

HOW can the Bible’s teaching on God blessing people with material possessions (e.g., Psalm 112:1-3; Proverbs 21:20) be consistent with “set[ting] your affection on things above, not on things on the earth” (Colossians 3:2, KJV)? How can setting aside money for any possible future days or years

on Earth be acceptable if Jesus said, “Do not lay up for yourselves treasures on earth” (Matthew 6:19)? How are these verses not contradictory to each other, as well as to the practice of many Christians?

First, more than anyone who has ever lived, Jesus was aware of the great danger materialism posed to humanity—both now and throughout history. What percentage of the world’s population is “overly concerned or preoccupied with material possessions rather than with... spiritual things” (i.e., materialistic)?¹¹ How many people struggle with an “excessive desire for more of something (such as money) than is needed” (i.e., greed).¹² How many unfaithful stewards of material things will suffer the same fate as the one-talent steward of Matthew 25 and tragically be “cast...into the outer darkness” where “there will be weeping and gnashing of teeth”

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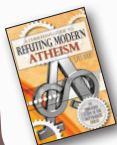


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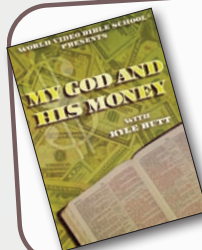


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- Benefits of Giving Liberally
- Money: Powerful & Dangerous
- Proof of Your Love
- Sowing & Reaping



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...Theism Can



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Dr. Dave Miller

The Silencing of God



- Was America founded as a "Christian nation"?
- What can Christians do to preserve our nation?

America's Most Pressing Concern



- Sequel to "The Silencing of God"
- Did the Founders believe the Republic **depends** on citizen acknowledgement of Jesus Christ?

Islam and New Testament Christianity



- Does the Quran possess the attributes of inspiration?
- Are Christianity and Islam compatible?

Must Churches of Christ Change?



- Should Worship Assemblies Include...
 - Instrumental Music?
 - Lifting Up Hands?
 - Female Worship Leaders?
 - Baby Dedications?
 - Handclapping?
 - Praise Teams?

Has the Bible Been Corrupted?



- How do we know the Bible was transmitted accurately?
- Can we be sure we have the Bible as God intended it?

A Trip Through the Bible



- A captivating trip through the entire Bible to provide a condensed, sequential narrative

Can We Know That God Exists?



- Can We Believe and Know?
- Decisive Proof that God Exists
- Design Demands a Designer

The End Times



- Will there be a "Rapture," "Tribulation," "Battle of Armageddon," "Antichrist," and "Millennium"?

God and Government



- What God and the Founders said about the purpose of human government, incarceration, socialism, welfare, illegal immigration, and more.

Why People Suffer?



- Why does suffering occur? Only the Bible can give us an accurate explanation for the existence of pain and suffering.

Weekend Seminars

Dr. Jeff Miller



Science vs. Evolution



- Do the laws of science support the naturalistic evolutionary model or the Creation model?
- Does the alleged "evidence" for evolution pass the science test?

Christians Can Be Confident About Creation



- What is the biblical Creation model, and is there evidence for it?
- Is the Creation model scientifically defensible today?

Stage IV Culture Cancer



- What are the symptoms of America's spiritual cancer, and what are its causes?
- How has targeting the home (dating, gender roles, and childrearing) metastasized the disease, and is there a treatment?

Dinosaur Day (for Teens)



- Are dinosaurs in the Bible? Is there evidence that humans lived with dinosaurs in the relatively recent past?
- What caused the death of the dinosaurs? What has Dr. Miller's personal fieldwork in dinosaur fossil excavation and studying the Cretaceous rock layers revealed?

The Bible, Science, and the Age of the Earth

- Does the Bible give an age for the Earth?
- Does science support an old or young Earth?



Biblical Flood Tours

- Book a qualified Creation scientist to guide your congregation on tours to help them understand beautiful natural sites or museums from a biblical Flood perspective.



Commanding Like the Christ (Men's Retreat)

- What has God called husbands and fathers to be?
- Am I fulfilling the responsibilities with which God has charged me?



"In the Way He Should Go"

- The Bible is loaded with practical information that every parent who wishes to rear children to be followers of God needs to hear.



(Matthew 25:24-30)? Whatever the answer is about acquiring and saving money and material possessions, may we **never** underestimate the temptation of the “lust of the eyes” (1 John 2:16; Matthew 4:8-9).

Second, Jesus’ statement in Matthew 6:19 **must** be interpreted in light of the immediate and remote contexts of Scripture. The preceding 18 verses were largely targeting one’s **motivations** for various actions. In Matthew 6:1-4, Jesus instructed us not to do charitable deeds “as the hypocrites do” (to be seen of men). In 6:5-8, Jesus told us not to pray “like the hypocrites” (to be heard by men). In 6:16-18, Jesus taught us not to fast “like the hypocrites” (to be seen of men). And, in Matthew 7:1-5, Jesus was teaching us that judging another is wrong **when that judgment is hypocritical**.

But, what if we are doing charitable deeds **to be seen of God**? Then by all means, “do good to all men” (Galatians 6:10)! What if our prayers are led from a pure heart and with righteous intentions? Should we pray? Most certainly (cf. 1 Thessalonians 5:17). Can we fast today if the purpose of our fasting is to be seen of God and not men? Indeed. And what about passing judgment? After condemning unrighteous judgments (7:1-4), Jesus instructed a person to “first remove the plank from your own eye, and then you will see clearly to remove the speck from your brother’s eye” (7:5). He was saying, in essence, “Get your life right first. Then, in love, address your brother’s problem.” He was saying, **when** you judge, **judge righteously** (as when we pray, fast, and do good deeds—do it without hypocrisy—John 7:24).

And what about “laying up treasures”? As with all of these other things Jesus discussed, it depends on your intentions, motivations, and priorities. Where is your “heart” in what you’re doing? Is God or money

your master (Matthew 6:24)? “For where your treasure is there your heart will be also” (6:21). Jesus then immediately illustrated the importance of how we “look” at life. “If... your eye is good, your whole body will be full of light. But if your eye is bad, your whole body will be full of darkness” (6:22-23). If we look at our one life on Earth with a godly, heavenly perspective, then we will have a godly perspective about money. We will not worry about money nor the things that money can help us attain (6:25-34), but we will be at peace as we “seek first the kingdom of God and His righteousness,” and trust Him that “all these things shall be added to you” (6:33).

*Are you bearing fruit like
the 5-talent man, or are
you being carried away by
the deceitfulness of riches...
and bearing no fruit?*

Yes, God “will give good things to those who ask Him” (7:11).¹³ Some (or many) of those good things include a measure of money that we are tasked as stewards to handle with a heavenly perspective.

Saving for Sunday

But what does a proper, heavenly stewardship mentality look like, practically speaking? May it include saving anything? Absolutely. At least it should. A hard-working “laborer is worthy of his wages” (1 Timothy 5:18; cf. Colossians 3:23). With those wages, we should **first** joyfully “lay something aside, storing up” for the first day of the week to be able to give when the collection is taken up at our local congregation (1 Corinthians 16:1-2; cf. Acts 2:42;

2 Corinthians 9:5). A person may sometimes get paid on Mondays. Thus, money is “saved” for six days before it is ever contributed to the church.

Saving for Special Gifts

Sometimes we should save for specialized gifts—such as when we save money to support a mission work or to help with a disaster relief effort. Luke records how there were “many” women who were followers of Jesus “who were contributing... out of their private means” (Luke 8:3, NASB) to the work of Jesus and the apostles. These women had means or “possessions”¹⁴ which they were continually sharing with the disciples. Was it wrong for these women to possess anything? Did they have to give up every possession they owned at one time and never acquire and save anything else? Or did they have the freedom to keep some things and continually buy and sell for the main purpose of supporting the ministry of Jesus? Surely, to ask is to answer.

When the early Christians in Antioch learned of a coming famine, “the disciples, each according to his ability, determined to send relief to the brethren dwelling in Judea” (Acts 11:20). These good-hearted, gracious Christians either gave of that which they had already saved or began to store up savings from their current earnings. Obviously, saving money to give it away is a great thing to do. In fact, Paul wrote in Ephesians 4:28: “Let him who stole steal no longer, but rather let him labor, working with his hands what is good, **that he may have something to give him who has need.**” What is our first and main motivation to work? **To give.** After all, Jesus taught: “It is more blessed to give than to receive” (Acts 20:35).

Saving for Taxes

Many U.S. citizens labor nearly one-third of every year **for the government**. That is, depending upon one's income, number of dependents, tax breaks, etc., many working Americans may be required by the government, with the threat of fines and imprisonment, to pay over 100 days' wages to local, state, and federal governments every year. We pay income taxes, sales taxes, property taxes, etc. Many Americans hand over more money to the government each year than they spend on food, clothing, and shelter combined.¹⁵

Is it a God-approved, wise action to save money for the purpose of being able to pay government-mandated taxes? Absolutely. When asked about whether it was "lawful to pay taxes to Caesar, or not," Jesus taught: "Render therefore to Caesar the things that are Caesar's, and to God the things that are God's" (Matthew 22:17,21). To the Christians living in the heart of the Roman Empire, Paul taught: "Let every soul be subject to the governing authorities.... Render therefore to all their due: taxes to whom taxes are due, customs to whom customs, fear to whom fear, honor to whom honor" (Romans 13:1,7).

It may be that you are accustomed to the government automatically taking income taxes out of your paycheck, but with many occupations (e.g., self-employed individuals) in the U.S. and elsewhere, there is no automatic removal of taxes from wages. In those cases, individuals are expected to continually save a sizeable portion of their income (perhaps tens of thousands of dollars or more) for the sole purpose of paying taxes.

Saving for Family

Whether living under the Law of Moses or the Law of Christ, obedi-

ent children (of all ages) have been expected, yes commanded, to honor their parents (Exodus 20:12; Ephesians 6:2). Such honor and respect are not mere lip service. On the contrary, it may very well involve helping them financially (perhaps due to poor health or simply old age). On one occasion, Jesus sharply rebuked the hypocritical Pharisees because one of their many heartless, made-up laws and traditions was interfering with their obedience to the Fifth Commandment and helping their parents who were in financial need (Mark 7:1-23).

Paul clearly taught in 1 Timothy 5 that prior to destitute individuals (e.g., needy widows) seeking help from their local church, they should be financially (and otherwise) helped by their family members, if they have any (5:16). The "children or grandchildren" of widows should "first learn to show piety at home and to repay their parents; for this is good and acceptable before God.... [I]f anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever" (1 Timothy 5:4,8).

What might be appropriate for honest, hard-working Christian sons and daughters to do when working throughout the year? Perhaps to save some money or set aside some possessions with the intention of using such wealth to help and honor their aging parents.

Conversely, it might be appropriate for parents to save a portion of their money, possessions, and property for the purpose of passing it on to their children. According to Proverbs 13:22, "A good man leaves an inheritance to his children's children." Perhaps in some countries where property is so expensive, parents leave their children a house in which to live (a house which otherwise the children may not be able to afford). Perhaps parents leave their

children farmland so that their children and grandchildren will be able to work and provide for their families, as well as possibly to provide jobs for people in the community.

Parents may be righteously motivated to leave something for their children's or grandchildren's education. In many countries, free primary and secondary public education is non-existent.¹⁶ Could it be a God-honoring, loving act for a grandfather to save some of his pay check every week for the purpose of one day helping to pay for a teacher to teach his grandchildren to read and write? (According to the Institute for Statistics, there are 773 million illiterate adults in the world.¹⁷ What a blessing it would be for these souls to learn to read the Bible, as well as many other soul-nurturing and educational books and articles.)

What if a grandmother saved up enough money to send one or more of her grandchildren to preaching school, to medical school, or to college to learn how to become a school teacher? Perhaps one day those grandchildren return to help people physically, mentally, emotionally, and especially spiritually in their local communities (thus, making their grandparents' savings and gifts an **exponential blessing**), potentially serving the needs of hundreds or thousands of people.

Saving for Housing

Many people may have "much more house" than they need and much more than the Lord may be pleased with. (Are gaudy houses really God-honoring? Some Christians may need to downsize and use the profits in one or more God-honoring ways.) Good stewards will carefully evaluate the percentage of their income they save for housing. As we observed earlier, providing adequate shelter and living quarters for one's family (as well as for guests)¹⁸ can be an honorable way

to utilize some of the monies that God has entrusted into our hands.

Practically speaking, the renting and purchasing of living space is often quite expensive. Given that the inspired wise man wrote, “the borrower is the slave of the lender” (Proverbs 22:7, ESV), it might be appropriate for a family to save thousands or even tens of thousands of dollars over time before purchasing some type of property—which might “free up” many thousands of dollars saved on interest that could then be used to further the Lord’s work. In essence, **saving more money** and borrowing less money (on houses, cars, education, etc.) might be a great way to do **more good** for the Lord in the long run.

If a faithful steward borrows money for various necessary purchases, the Bible is clear that such monies should be repaid. “Better not to vow than to vow and not pay” (Ecclesiastes 5:5). “The wicked borrows and does not repay” (Psalm 37:21). “Pay to all what is owed to them.... Owe no one anything” (Romans 13:7-8).

Saving for Some Physical Pleasures?

God could have created a physical realm where few, if any, physical pleasures existed. Yet, He made a beautiful Universe (cf. Ecclesiastes 3:11; 11:7), which testifies to His “eternal power” and magnificence (Romans 1:20). Even after God’s global Flood, in which “the world that then existed perished, being flooded with water” (2 Peter 3:6), God still left us a beautiful world to admire and study—not to worship, but to appreciate as a gift from God. The Psalmist wrote: “The works of the Lord are great, studied by all who have **pleasure** in them” (111:2).

Is it wrong to save some money to occasionally enjoy a view of a beautiful beach, a majestic mountain, or a raging river?¹⁹ Is it inappropriate to save and spend some money to

see zebras at the zoo or warthogs in the wild (and to, among other things, remind our children of their Maker)? Even when Paul seriously warned of the dangers of materialism and a love of money, commanding Timothy to “[i]nstruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches”—even then, the apostle remarked that “God...richly supplies us with all things **to enjoy**” (1 Timothy 6:17, NASB).

When the Maker (and **not** money) is our Master, and when “we seek first the kingdom of God and His righteousness” (Matthew 6:33), then we are laying up treasures in heaven and not on Earth (Matthew 6:19-21). The wise man of Ecclesiastes learned that from a purely earthly perspective, everything is empty and meaningless (1:2,9). However, once a person’s perspective and priorities are in line with Heaven’s, it can be “good and fitting...to eat and drink and find enjoyment in all the toil with which one toils under the sun the few days of his life that God has given him.... [T]his is the gift of God” (Ecclesiastes 5:18-19, ESV).²⁰

When we have a heavenly perspective about earthly things and our priorities are in line with the Prince of Peace, then it certainly seems that God has given authorization for His stewards to enjoy some of the fruits of their labors. Enjoy these fruits as gifts from God. Enjoy them as “a foretaste of glory divine.”²¹ Enjoy them responsibly—with moderation and self-control (Galatians 5:23; 2 Peter 1:6; 1 Corinthians 9:27). Enjoy and share them with others (cf. Matthew 22:39; Luke 10:25-37).

Saving in General

As is evident by a fair and balanced treatment of Scripture, saving and having a measure of wealth is not inherently sinful. God has

always expected people to (1) work hard and (2) use their income wisely (Proverbs 6:6-11; 14:23; 20:4). Generally speaking, just as children who obey and honor their parents will often be blessed with a long life (Exodus 20:12; Ephesians 6:1-3),²² honest, wise, hard-working individuals will be the most likely to receive larger incomes.²³ “The plans of the diligent lead surely to plenty, but those of everyone who is hasty, surely to poverty” (Proverbs 21:5). “He who has a slack hand becomes poor, but the hand of the diligent makes rich” (Proverbs 10:4).

Many might not consider themselves “rich,” but if we have clean water to drink, food in our stomachs, clothing on our bodies, and a roof over our heads, we are quite well off. Still, many of us have more—much more (cf. Luke 12:48; Matthew 25:15). What do we do with “more”? The Proverbs writer instructed his son to “[h]onor the Lord with your possessions” (Proverbs 3:9). Implied in this statement is that the son would have possessions (and thus owning various things is not inherently sinful). More important, **whatever** possessions we have (whether a house, a vehicle, a computer, a savings account, or 1,000 acres of land) should be utilized for God-honoring reasons in wise, God-honoring ways.

CONCLUSION

CAN we “seek those things which are above” (Colossians 3:1), while owning a \$100,000+ house? If the faithful first-century Christians could own and utilize property, then surely, we can, too. (But, again, we need to evaluate our circumstances. Are we being unwise, tight-fisted, and materialistically minded with our dwelling places, or are they being used to the glory of God in wise, loving ways, as faithful early Christians used them?)

Can we obey Jesus and “**not** lay up for [our]selves treasures on earth” (Matthew 6:19) while simultaneously having one or more savings accounts? It certainly seems so. Yet, it is paramount that we do exactly what Jesus was teaching in the Sermon on the Mount and evaluate our motivations and actions. God knows our hearts. He sees our good works or lack thereof. He knows what kind of stewards we are of **His** things. He knows whether we “are choked with cares, riches,²⁴ and pleasures of life, and bring no fruit to maturity,” or whether we are “the good ground” that “bear[s] fruit with patience” (Luke 8:14-15; cf. John 15:1-8). Are we like the unfaithful rich farmer of Luke 12 or like faithful Abraham who, though very rich, set his sights on heaven, “wait[ing] for the city which has foundations, whose builder and maker is God” (Hebrews 11:10).

Whether managers of money, houses, businesses, or any number of possessions, are we being “good and faithful servant[s]” of God (Matthew 25:21)? One day, we will give an account. Until then, let us have our minds on our Maker, our hearts set on heaven, and our wealth used, and perhaps even saved for a time, for God-honoring things in God-honoring ways.

ENDNOTES

- ¹ Steve Wells (2013), *The Skeptic's Annotated Bible* (SAB Books), pp. 1617,1618; See also Dennis McKinsey (1995), *The Encyclopedia of Biblical Errancy* (Amherst, NY: Prometheus), pp. 282-285,419-421.
- ² Liz Knueven (2019), “The 7 Most Expensive Things You’ll Ever Pay For, According to Financial Planners,” *Insider*, August 15, <https://www.businessinsider.com/personal-finance/most-expensive-things-americans-will-pay-for-2019-8>.
- ³ <https://www.zillow.com/home-values/102001/united-states/>. According to the insurance comparison site, The Zebra, “The average home price in the

U.S.” in 2022 was “\$348,079” (<https://www.thezebra.com/resources/home/average-home-price-in-us-2022/>).

- ⁴ “Global Cost of Property” (2022), Compare the Market, <https://www.comparethemarket.com.au/home-contents-insurance/features/global-cost-of-property/>.
- ⁵ Ibid.
- ⁶ Ibid.
- ⁷ Which they may have owned at two different times.
- ⁸ Marvin R. Vincent (1997), *Word Studies in the New Testament* (Electronic Database: BibleSoft), Romans 16:5.
- ⁹ Among other things (e.g., possessions, property, time, abilities, our bodies, etc.).
- ¹⁰ According to V.P. Black, “The Bible talks more about money than it does about faith, repentance, confession, baptism, church organization and qualifications about elders and deacons all combined” [V.P. Black (1968), *Lord Teach Us How to Give* (Belmont, MS: KeMa Publishers), p. 51]. What’s more, “There are 89 chapters in Matthew, Mark, Luke, and John combined, and the subject of giving is discussed 123 times in these four books” [V.P. Black (1968), *Rust as a Witness* (Chickasaw, AL), p. 15].
- ¹¹ “Materialistic” (2023), *Merriam-Webster*, <https://www.merriam-webster.com/dictionary/materialistic>.
- ¹² “Greed” (2023), *Merriam-Webster*, <https://www.merriam-webster.com/>

dictionary/greed.

- ¹³ For a thorough article on what the Bible teaches about acceptable prayers, see Kyle Butt (2010), “Defending the Bible’s Position on Prayer,” *Reason & Revelation*, May, 30[5]:33-36,37-39, <https://apologeticspress.org/defending-the-bibles-position-on-prayer-3483/>.
- ¹⁴ Frederick Danker (2000), *Greek-English Lexicon of the New Testament* (Chicago, IL: University of Chicago Press), p. 1029.
- ¹⁵ Scott Greenberg (no date), *Tax Foundation*, <https://taxfoundation.org/tax-freedom-day-2016-april-24/>.
- ¹⁶ Grace Lu (2019), “Education as a Human Right,” One Track International, July 24, <https://onetrackinternational.org/education-as-a-human-right/>.
- ¹⁷ “Literacy” (2023), Institute for Statistics, <https://uis.unesco.org/en/topic/literacy>.
- ¹⁸ Let’s use our houses for hospitality!
- ¹⁹ E.g., the Colorado River that runs through the Grand Canyon.
- ²⁰ Cf. Ecclesiastes 3:12,13; 8:15; 9:7.
- ²¹ Oh, how much better heaven will be!
- ²² Children who do not get involved in drugs, alcohol, fornication, and all manner of sinful and riotous living that their parents forbid (for their own good), will generally be children who live into adulthood and (if they continue to listen to and obey the wise counsel of the Lord) will “live long on the Earth” (Ephesians 6:3).
- ²³ Again, generally speaking.
- ²⁴ “[T]he deceitfulness of riches...” (Mark 4:19).

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NOTE FROM

The Editor



AP Seminars

With the onset of this new year, and the COVID threat subsiding, hosting an Apologetics Press weekend seminar becomes increasingly viable for churches, schools, and other organizations. Our fulltime speaking staff specializes in a number of pertinent themes that are designed to build faith in God and confidence in His Word. We offer seminars on Creation vs. Evolution; Is the Bible from God?; Islam & the Quran; The Historicity and Deity of Christ; The Silencing of God; America's Most Pressing Concern; Can We Know that God Exists?; Evolution is Unscientific; The Bible, Science, and the Age of the Earth; Dinosaurs; The End Times; Why People Suffer; God & Government; A Trip Through the Bible; America's Spiritual



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Dave Miller

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